Table I.B.3.b(1997) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Industry group **	Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
Agric, fish., forest.         54,0%         29.0%         65.0%         74.0%         95.7%         34.9%*         37.0%         83.4%           Mining         83.3%         33.7%         52.1%         90.4%         100.0%         64.4%         100.0%           Construction         72.6%         48.8%         70.0%         88.5%         93.8%         100.0%         62.6%         94.6%           Manufacturing         96.2%         66.5%         83.7%         91.3%         99.7%         99.8%         81.5%         99.0%           Wholesale trade         92.5%         56.7%         90.2%         94.3%         99.5%         98.8%         59.1%         97.6%           Retail Trade         85.3%         41.5%         68.4%         80.3%         99.5%         98.8%         59.1%         97.2%           Ferices         87.3%         55.2%         78.9%         92.4%         96.8%         99.8%         77.4%         99.2%           Services         87.3%         55.2%         78.9%         92.4%         96.8%         93.2%         71.6%         99.2%           Services         87.3%         55.8%         78.0%         89.5%         97.1%         99.2%         72.9%	United States	88.7%	53.3%	76.9%	89.9%	97.7%	97.4%	68.7%	97.0%
Agric, fish., forest.         54,0%         29.0%         65.0%         74,0%         95.7%         34.9%*         37.0%         83.4%           Mining         83.3%         33.7%         52.1%         90.4%         100.0%         64.4%         100.0%         64.4%         100.0%         64.4%         100.0%         62.6%         94.6%           Manufacturing         96.2%         65.3%         83.7%         91.3%         99.7%         99.8%         81.5%         99.0%           Manufacturing         96.2%         65.5%         83.7%         91.3%         99.6%         98.8%         86.4%         98.8%           Wholesale trade         92.5%         56.7%         90.2%         94.3%         99.3%         100.0%         77.6%         99.2%           Retail Trade         85.3%         41.5%         86.5%         96.3%         98.7%         99.8%         77.4%         99.2%           Services         87.3%         55.2%         78.9%         92.4%         96.8%         39.2%         71.6%         99.2%           Services         87.3%         55.2%         78.9%         92.4%         96.8%         39.2%         72.9%         97.8%           Services         87.3%	Industry group **								
Mining	, .	54.0%	29.0%	65.0%	74.0%	95.7%	34.9%*	37.0%	83.4%
Manufacturing         96.2%         65.3%         83.7%         91.3%         99.7%         99.8%         81.5%         99.0%           Transp., commu., util.         93.2%         49.7%         77.0%         91.8%         99.6%         98.8%         68.4%         98.8%           Myholesale trade         92.5%         56.7%         90.2%         94.3%         99.3%         98.8%         59.1%         97.6%           Retall Trade         68.3%         41.5%         68.4%         80.3%         95.5%         98.8%         59.1%         97.0%           Fin., ins., real est.         94.0%         67.7%         86.5%         63.3%         98.7%         99.8%         77.4%         99.2%           Services         87.3%         59.2%         78.9%         92.4%         96.8%         93.2%         71.6%         94.4%           Unknown         13.6%*         13.6%*         0.0%         0.0%         0.0%         0.0%         13.6%*         0.0%           Ownership         For profit, incorporated         90.7%         58.5%         78.0%         89.5%         97.1%         99.2%         72.9%         97.8%           For profit, unincorporated         96.2%         61.3%         88.0%	•				90.4%	100.0%	100.0%	64.4%	100.0%
Transp., commu., util. 93.2% 49.7% 77.0% 91.8% 99.6% 98.8% 68.4% 98.8% Wholesale trade 92.5% 56.7% 90.2% 94.3% 99.3% 100.0% 77.6% 99.2% Retail Trade 85.3% 41.5% 68.4% 80.3% 95.5% 98.8% 59.1% 97.0% Fin., ins., real est. 94.0% 67.7% 86.5% 96.3% 98.7% 99.9% 77.4% 99.2% Services 87.3% 59.2% 78.9% 92.4% 96.8% 93.2% 71.6% 94.4% Unknown 13.6%* 13.66** 0.0% 0.0% 0.0% 0.0% 0.0% 13.66** 0.0% 0.0% 0.0% 0.0% 13.66** 0.0% 0.0% 0.0% 0.0% 13.66** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	Construction	72.6%	46.8%	70.0%	88.5%	93.8%	100.0%	62.6%	94.6%
Wholesale trade         92.5%         56.7%         90.2%         94.3%         99.3%         100.0%         77.6%         99.2%           Retail Trade         85.3%         41.5%         68.4%         80.3%         95.5%         98.8%         59.1%         97.0%           Fin., ins., real est.         94.0%         67.7%         86.5%         96.3%         93.2%         71.6%         94.4%           Unknown         13.6%*         59.2%         78.9%         92.4%         96.8%         93.2%         71.6%         94.4%           Unknown         13.6%*         0.0%         0.0%         0.0%         0.0%         13.6%*         94.4%           Unknown         13.6%*         0.0%         0.0%         0.0%         13.6%*         94.4%           Ownership         70         78.0%         89.5%         97.1%         99.2%         72.9%         97.8%           For profit, unincorporated         66.2%         41.2%         63.8%         82.2%         97.8%         93.8%         48.7%         95.6%           Nonprofit         95.4%         61.3%         88.0%         96.2%         99.7%         99.6%         79.4%         99.4%           Less than 5 years         64.0%	Manufacturing	96.2%	65.3%	83.7%	91.3%	99.7%	99.8%	81.5%	99.0%
Retail Trade	Transp., commu., util.	93.2%	49.7%	77.0%	91.8%	99.6%	98.8%	68.4%	98.8%
Fin., ins., real est. 94.0% 67.7% 86.5% 96.3% 98.7% 99.8% 77.4% 99.2% Services 87.3% 59.2% 78.9% 92.4% 96.8% 93.2% 71.6% 94.4% Unknown 13.6%* 13.6%* 0.0% 0.0% 0.0% 0.0% 13.6%* 94.4% Unknown 13.6%* 13.6%* 0.0% 0.0% 0.0% 0.0% 13.6%* 94.4% Unknown 13.6%* 13.6%* 0.0% 0.0% 0.0% 0.0% 13.6%* 94.4% Unknown 13.6%* 13.6%* 0.0% 0.0% 0.0% 0.0% 13.6%* 94.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	• •	92.5%	56.7%	90.2%	94.3%	99.3%	100.0%	77.6%	99.2%
Services	Retail Trade	85.3%	41.5%	68.4%	80.3%	95.5%	98.8%	59.1%	97.0%
Unknown 13.6%* 13.6%* 0.0% 0.0% 0.0% 0.0% 13.6%* 0.0%  Ownership  For profit, incorporated 90.7% 58.5% 78.0% 89.5% 97.1% 99.2% 72.9% 97.8%  For profit, unincorporated 66.2% 41.2% 63.8% 82.2% 97.8% 93.8% 48.7% 95.6%  Nonprofit 95.4% 61.3% 88.0% 96.2% 99.7% 99.6% 79.4% 99.4%  Unknown 81.1% 38.3% 58.3% 94.6% 99.1% 79.0% 53.2% 84.2%  Age of firm  Less than 5 years 64.0% 42.8% 68.5% 77.7% 88.9% 89.7% 54.7% 87.2%  5-9 years 72.4% 46.3% 68.1% 82.5% 95.7% 99.9% 60.0% 93.1%  10-19 years 83.4% 61.0% 75.4% 90.0% 96.9% 99.8% 72.0% 96.6%  20 or more years 95.4% 66.7% 83.3% 95.9% 99.3% 99.9% 82.6% 99.4%  Unknown 95.5% 47.2% 78.4% 99.0% 98.4% 95.8% 73.8% 96.3%  Multi/single status  2 or more locations 97.5% 83.2% 87.7% 96.3% 98.7% 97.5% 90.8% 97.7%  Percent full-time employees  Less than 25% 84.1% 39.9% 55.0% 74.7% 96.4% 96.9% 99.6% 58.6% 99.4%  Union presence  No union employees 87.9% 53.4% 77.1% 80.1% 98.0% 97.1% 71.1% 96.9%  Union presence  No union employees 97.8% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3%  Has union employees 97.8% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3%  Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0%  Percent low wage employees**  50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 94.8% 99.8% 74.2% 99.9%  Eless than 50% low wage 84.4% 55.9% 81.8% 93.8% 99.8% 74.2% 99.9%	Fin., ins., real est.	94.0%	67.7%	86.5%	96.3%	98.7%	99.8%	77.4%	99.2%
Ownership For profit, incorporated 90.7% 58.5% 78.0% 89.5% 97.1% 99.2% 72.9% 97.8% For profit, unincorporated 66.2% 41.2% 63.8% 82.2% 97.8% 93.8% 48.7% 95.6% Nonprofit 95.4% 61.3% 88.0% 96.2% 99.7% 99.6% 79.4% 99.4% Unknown 81.1% 38.3% 58.3% 94.6% 99.1% 79.0% 53.2% 84.2%  Age of firm Less than 5 years 64.0% 42.8% 68.5% 77.7% 88.9% 89.7% 54.7% 87.2% 5-9 years 72.4% 46.3% 68.1% 82.5% 95.7% 99.8% 60.0% 93.1% 10-19 years 83.4% 61.0% 75.4% 90.0% 96.9% 99.8% 72.0% 96.6% 20 or more years 95.4% 66.7% 88.3% 95.9% 99.3% 99.9% 82.6% 99.4% Unknown 95.5% 47.2% 78.4% 93.0% 98.4% 95.8% 73.8% 96.3% Multi/single status 2 or more locations 97.5% 83.2% 87.7% 96.3% 98.7% 97.5% 90.8% 97.7% 1 location only 77.2% 52.7% 76.0% 88.0% 96.4% 96.1% 67.0% 94.5% 25-49% 84.1% 39.9% 55.0% 74.7% 95.4% 100.0% 52.7% 97.4% 50-74% 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 75.0% or more bases 89.6% 54.7% 80.1% 91.4% 98.0% 97.1% 71.1% 96.9% 25.4% 99.6% 25.49% 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 25-49 % 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 25-49 % 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 25-49 % 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 25-49 % 89.6% 54.7% 80.1% 91.4% 98.0% 97.1% 71.1% 96.9% 25.4% 100.00% 52.7% 97.4% 25.4% 80.1% 91.4% 98.0% 97.1% 71.1% 96.9% 25.2% 25.2% 25.4	Services	87.3%	59.2%	78.9%	92.4%	96.8%	93.2%	71.6%	94.4%
For profit, incorporated 90.7% 58.5% 78.0% 89.5% 97.1% 99.2% 72.9% 97.8% For profit, unincorporated 66.2% 41.2% 63.8% 82.2% 97.8% 93.8% 48.7% 95.6% Nonprofit 95.4% 61.3% 88.0% 96.2% 99.7% 99.6% 79.4% 99.4% Unknown 81.1% 38.3% 58.3% 94.6% 99.1% 79.0% 53.2% 84.2% Age of firm  Less than 5 years 64.0% 42.8% 68.5% 77.7% 88.9% 89.7% 54.7% 87.2% 5-9 years 72.4% 46.3% 68.1% 82.5% 95.7% 98.9% 60.0% 93.1% 10-19 years 83.4% 61.0% 75.4% 90.0% 96.9% 99.8% 72.0% 96.6% 20 or more years 95.4% 66.7% 88.3% 95.9% 99.3% 99.9% 82.6% 99.4% Unknown 95.5% 47.2% 78.4% 93.0% 98.4% 95.8% 73.8% 96.3% Multi/single status 2 or more locations 97.5% 83.2% 87.7% 96.3% 98.7% 96.1% 67.0% 94.5% Percent full-time employees  Less than 25% 70.0% 43.7% 39.2% 64.2% 91.6% 95.2% 45.6% 89.5% 25-49 % 84.1% 39.9% 55.0% 74.7% 96.4% 96.9% 99.6% 58.6% 98.0% 75.6% 99.0% 10-19 years 99.6% 58.7% 80.0% 91.4% 98.0% 97.5% 90.8% 97.7% 10-20 years 99.5% 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 99.5% 10-19 years 99.5% 64.2% 91.6% 95.2% 45.6% 89.5% 10-74 years 99.5% 89.6% 54.7% 80.1% 91.4% 98.0% 97.1% 71.1% 96.9% 99.6% 58.6% 98.0% 10-74 years 99.6% 58.6% 98.0% 91.4% 98.0% 97.1% 71.1% 96.9% 99.6% 58.6% 99.0% 10-75 years 10-75 y	Unknown	13.6%*	13.6%*	0.0%	0.0%	0.0%	0.0%	13.6%*	0.0%
For profit, incorporated 90.7% 58.5% 78.0% 89.5% 97.1% 99.2% 72.9% 97.8% For profit, unincorporated 66.2% 41.2% 63.8% 82.2% 97.8% 93.8% 48.7% 95.6% Nonprofit 95.4% 61.3% 88.0% 96.2% 99.7% 99.6% 79.4% 99.4% Unknown 81.1% 38.3% 58.3% 94.6% 99.1% 79.0% 53.2% 84.2% Age of firm  Less than 5 years 64.0% 42.8% 68.5% 77.7% 88.9% 89.7% 54.7% 87.2% 5-9 years 72.4% 46.3% 68.1% 82.5% 95.7% 98.9% 60.0% 93.1% 10-19 years 83.4% 61.0% 75.4% 90.0% 96.9% 99.8% 72.0% 96.6% 20 or more years 95.4% 66.7% 88.3% 95.9% 99.3% 99.9% 82.6% 99.4% Unknown 95.5% 47.2% 78.4% 93.0% 98.4% 95.8% 73.8% 96.3% Multi/single status 2 or more locations 97.5% 83.2% 87.7% 96.3% 98.7% 96.1% 67.0% 94.5% Percent full-time employees  Less than 25% 70.0% 43.7% 39.2% 64.2% 91.6% 95.2% 45.6% 89.5% 25-49 % 84.1% 39.9% 55.0% 74.7% 96.4% 96.9% 99.6% 58.6% 98.0% 75.6% 99.0% 10-19 years 99.6% 58.7% 80.0% 91.4% 98.0% 97.5% 90.8% 97.7% 10-20 years 99.5% 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 99.5% 10-19 years 99.5% 64.2% 91.6% 95.2% 45.6% 89.5% 10-74 years 99.5% 89.6% 54.7% 80.1% 91.4% 98.0% 97.1% 71.1% 96.9% 99.6% 58.6% 98.0% 10-74 years 99.6% 58.6% 98.0% 91.4% 98.0% 97.1% 71.1% 96.9% 99.6% 58.6% 99.0% 10-75 years 10-75 y	Ownership								
For profit, unincorporated 66.2% 41.2% 63.8% 82.2% 97.8% 93.8% 48.7% 95.6% Nonprofit 95.4% 61.3% 88.0% 96.2% 99.7% 99.6% 79.4% 99.4% Unknown 81.1% 38.3% 58.3% 94.6% 99.1% 79.0% 53.2% 84.2% Age of firm  Less than 5 years 64.0% 42.8% 68.5% 77.7% 88.9% 89.7% 98.9% 60.0% 93.1% 10-19 years 72.4% 46.3% 68.1% 82.5% 95.7% 98.9% 60.0% 93.1% 10-19 years 83.4% 61.0% 75.4% 90.0% 96.9% 99.8% 72.0% 96.6% 20 or more years 95.4% 66.7% 88.3% 95.9% 99.3% 99.9% 82.6% 99.4% Unknown 95.5% 47.2% 78.4% 93.0% 98.4% 95.8% 73.8% 96.3% 10-19 years 97.5% 83.2% 87.7% 96.3% 99.8% 73.8% 96.3% 10-10 years 97.5% 83.2% 87.7% 96.3% 98.4% 95.8% 73.8% 96.3% 10-10 years 97.5% 83.2% 87.7% 96.3% 98.4% 95.8% 73.8% 96.3% 10-10 years 97.5% 83.2% 87.7% 96.3% 98.7% 97.5% 90.8% 97.7% 10 years 97.5% 83.2% 87.7% 96.3% 98.7% 96.4% 96.1% 67.0% 94.5% 10 years 10 years 97.5% 83.2% 87.7% 96.3% 98.7% 96.4% 96.1% 67.0% 94.5% 10 years 1	•	90.7%	58.5%	78.0%	89.5%	97.1%	99.2%	72.9%	97.8%
Nonprofit 95.4% 61.3% 88.0% 96.2% 99.7% 99.6% 79.4% 99.4% Unknown 81.1% 38.3% 58.3% 94.6% 99.1% 79.0% 53.2% 84.2% Age of firm  Less than 5 years 64.0% 42.8% 68.5% 77.7% 88.9% 89.7% 54.7% 87.2% 5-9 years 72.4% 46.3% 68.1% 82.5% 95.7% 98.9% 60.0% 93.1% 10-19 years 83.4% 61.0% 75.4% 90.0% 96.9% 99.8% 72.0% 96.6% 20 or more years 95.4% 66.7% 88.3% 95.9% 99.3% 99.9% 82.6% 99.4% Unknown 95.5% 47.2% 78.4% 93.0% 98.4% 95.8% 73.8% 96.3% Multi/single status 2 or more locations 97.5% 83.2% 87.7% 76.0% 88.0% 96.4% 96.1% 67.0% 94.5% 1 location only 77.2% 52.7% 76.0% 88.0% 96.4% 96.1% 67.0% 94.5% 1 location only 77.2% 52.7% 76.0% 88.0% 96.4% 95.8% 73.8% 97.5% 1 location only 77.2% 52.7% 76.0% 88.0% 96.4% 96.1% 67.0% 94.5% 55.74 % 84.1% 39.9% 55.0% 74.7% 95.4% 100.0% 52.7% 97.4% 50.74 % 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 75% or more 89.6% 54.7% 80.1% 91.4% 98.0% 97.1% 71.1% 96.9% Unino presence No union employees 87.9% 53.4% 77.1% 90.6% 98.1% 99.9% 83.8% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0% Percent low wage employees 97.8% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0% Percent low wage employees 87.9% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0% 85.0% 80.0% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0% 85.0% 80.0% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 89.4% 89.8% 94.4% 84.8% 52.9% 85.0% 85.0% 80.0% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 89.4% 89.8% 94.4% 84.8% 52.9% 85.0% 80.0% 70.5% 80.0% 70.0% 80.0% 70.0% 80.0% 70.0% 80.0% 70.0% 80.0% 70.0% 80.0% 70.0% 80.0% 70.0% 80.0% 70.0% 70.0% 70.0% 70.0%									
Unknown   S1.1%   38.3%   58.3%   94.6%   99.1%   79.0%   53.2%   84.2%									
Less than 5 years 64.0% 42.8% 68.5% 77.7% 88.9% 89.7% 54.7% 87.2% 5-9 years 72.4% 46.3% 68.1% 82.5% 95.7% 98.9% 60.0% 93.1% 10-19 years 83.4% 61.0% 75.4% 90.0% 96.9% 99.8% 72.0% 96.6% 20 or more years 95.4% 66.7% 88.3% 95.9% 99.3% 99.9% 82.6% 99.4% Unknown 95.5% 47.2% 78.4% 93.0% 98.4% 95.8% 73.8% 96.3% Multi/single status 2 or more locations 97.5% 83.2% 87.7% 96.3% 98.7% 97.5% 90.8% 97.7% 1 location only 77.2% 52.7% 76.0% 88.0% 96.4% 96.1% 67.0% 94.5% Percent full-time employees Less than 25% 70.0% 43.7% 39.2% 64.2% 91.6% 95.2% 45.6% 89.5% 25.49 % 84.1% 39.9% 55.0% 74.7% 95.4% 100.0% 52.7% 97.4% 50.74 % 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 75% or more 89.6% 54.7% 80.1% 91.4% 98.0% 97.1% 71.1% 96.9% Union presence No union employees 87.8% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0% Percent low wage employees ** 50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 99.8% 74.2% 98.9% Percent low wage employees ** 50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 99.8% 74.2% 98.9% Percent low wage employees ** 50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 99.8% 74.2% 98.9% Percent low wage employees ** 50% or more low wage 64.4% 59.3% 81.8% 93.8% 99.8% 74.2% 98.9%	•								
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20 or more years         95.4%         66.7%         88.3%         95.9%         99.3%         99.9%         82.6%         99.4%           Unknown         95.5%         47.2%         78.4%         93.0%         98.4%         95.8%         73.8%         96.3%           Multi/single status         2 or more locations         97.5%         83.2%         87.7%         96.3%         98.7%         97.5%         90.8%         97.7%           1 location only         77.2%         52.7%         76.0%         88.0%         96.4%         96.1%         67.0%         94.5%           Percent full-time employees           Less than 25%         70.0%         43.7%         39.2%         64.2%         91.6%         95.2%         45.6%         89.5%           25-49 %         84.1%         39.9%         55.0%         74.7%         95.4%         100.0%         52.7%         97.4%           50-74 %         83.3%         49.2%         64.3%         86.4%         96.9%         99.6%         58.6%         98.0%           75% or more         89.6%         54.7%         80.1%         91.4%         98.0%         97.1%         71.1%         96.9%         98.1%         99.5%         68.7%	•								
Unknown       95.5%       47.2%       78.4%       93.0%       98.4%       95.8%       73.8%       96.3%         Multi/single status       2 or more locations       97.5%       83.2%       87.7%       96.3%       98.7%       97.5%       90.8%       97.7%         1 location only       77.2%       52.7%       76.0%       88.0%       96.4%       96.1%       67.0%       94.5%         Percent full-time employees         Less than 25%       70.0%       43.7%       39.2%       64.2%       91.6%       95.2%       45.6%       89.5%         25-49 %       84.1%       39.9%       55.0%       74.7%       95.4%       100.0%       52.7%       97.4%         50-74 %       83.3%       49.2%       64.3%       86.4%       96.9%       99.6%       58.6%       98.0%         75% or more       89.6%       54.7%       80.1%       91.4%       98.0%       97.1%       71.1%       96.9%         Union presence       No union employees       87.9%       53.4%       77.1%       90.6%       98.1%       99.5%       68.7%       98.3%         Has union employees       97.8%       70.5%       84.5%       97.5%       97.3%       99.9%	•								
Multi/single status       2 or more locations       97.5%       83.2%       87.7%       96.3%       98.7%       97.5%       90.8%       97.7%         1 location only       77.2%       52.7%       76.0%       88.0%       96.4%       96.1%       67.0%       94.5%         Percent full-time employees         Less than 25%       70.0%       43.7%       39.2%       64.2%       91.6%       95.2%       45.6%       89.5%         25-49 %       84.1%       39.9%       55.0%       74.7%       95.4%       100.0%       52.7%       97.4%         50-74 %       83.3%       49.2%       64.3%       86.4%       96.9%       99.6%       58.6%       98.0%         75% or more       89.6%       54.7%       80.1%       91.4%       98.0%       97.1%       71.1%       96.9%         Union presence       No union employees       87.9%       53.4%       77.1%       90.6%       98.1%       99.5%       68.7%       98.3%         Has union employees       97.8%       70.5%       84.5%       97.5%       97.3%       99.9%       83.8%       99.3%         Percent low wage employees **         50% or more low wage       64.4%       25.1% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
2 or more locations       97.5%       83.2%       87.7%       96.3%       98.7%       97.5%       90.8%       97.7%         1 location only       77.2%       52.7%       76.0%       88.0%       96.4%       96.1%       67.0%       94.5%         Percent full-time employees         Less than 25%       70.0%       43.7%       39.2%       64.2%       91.6%       95.2%       45.6%       89.5%         25-49 %       84.1%       39.9%       55.0%       74.7%       95.4%       100.0%       52.7%       97.4%         50-74 %       83.3%       49.2%       64.3%       86.4%       96.9%       99.6%       58.6%       98.0%         75% or more       89.6%       54.7%       80.1%       91.4%       98.0%       97.1%       71.1%       96.9%         Union presence       No union employees       87.9%       53.4%       77.1%       90.6%       98.1%       99.5%       68.7%       98.3%         Has union employees       97.8%       70.5%       84.5%       97.5%       97.3%       99.9%       83.8%       99.3%         Unknown       80.0%       39.7%       63.3%       63.8%       94.4%       84.8%       52.9%       85.0% </td <td></td> <td>00.070</td> <td>17.270</td> <td>70.170</td> <td>00.070</td> <td>00.170</td> <td>00.070</td> <td>70.070</td> <td>00.070</td>		00.070	17.270	70.170	00.070	00.170	00.070	70.070	00.070
Percent full-time employees Less than 25% 70.0% 43.7% 39.2% 64.2% 91.6% 95.2% 45.6% 89.5% 25-49 % 84.1% 39.9% 55.0% 74.7% 95.4% 100.0% 52.7% 97.4% 50-74 % 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 75% or more 89.6% 54.7% 80.1% 91.4% 98.0% 97.1% 71.1% 96.9% Union presence No union employees 87.9% 53.4% 77.1% 90.6% 98.1% 99.5% 68.7% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0% Percent low wage employees ** 50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 99.8% 74.2% 98.9% P9.8% 74.2% 98.9%	<u> </u>								
Percent full-time employees Less than 25% 70.0% 43.7% 39.2% 64.2% 91.6% 95.2% 45.6% 89.5% 25-49 % 84.1% 39.9% 55.0% 74.7% 95.4% 100.0% 52.7% 97.4% 50-74 % 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 75% or more 89.6% 54.7% 80.1% 91.4% 98.0% 97.1% 71.1% 96.9%  Union presence No union employees 87.9% 53.4% 77.1% 90.6% 98.1% 99.5% 68.7% 98.3% Has union employees 97.8% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0%  Percent low wage employees ** 50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 92.8% 33.3% 87.6% Less than 50% low wage 89.4% 59.3% 81.8% 93.8% 98.8% 99.8% 74.2% 98.9%									
Less than 25%         70.0%         43.7%         39.2%         64.2%         91.6%         95.2%         45.6%         89.5%           25-49 %         84.1%         39.9%         55.0%         74.7%         95.4%         100.0%         52.7%         97.4%           50-74 %         83.3%         49.2%         64.3%         86.4%         96.9%         99.6%         58.6%         98.0%           75% or more         89.6%         54.7%         80.1%         91.4%         98.0%         97.1%         71.1%         96.9%           Union presence         No union employees         87.9%         53.4%         77.1%         90.6%         98.1%         99.5%         68.7%         98.3%           Has union employees         97.8%         70.5%         84.5%         97.5%         97.3%         99.9%         83.8%         99.3%           Unknown         80.0%         39.7%         63.3%         63.8%         94.4%         84.8%         52.9%         85.0%           Percent low wage employees **         50% or more low wage         64.4%         25.1%         36.0%         65.6%         89.4%         92.8%         33.3%         87.6%           Less than 50% low wage         89.4%         59.3%	1 location only	77.2%	52.7%	76.0%	88.0%	96.4%	96.1%	67.0%	94.5%
25-49 % 84.1% 39.9% 55.0% 74.7% 95.4% 100.0% 52.7% 97.4% 50-74 % 83.3% 49.2% 64.3% 86.4% 96.9% 99.6% 58.6% 98.0% 75% or more 89.6% 54.7% 80.1% 91.4% 98.0% 97.1% 71.1% 96.9% Union presence  No union employees 87.9% 53.4% 77.1% 90.6% 98.1% 99.5% 68.7% 98.3% Has union employees 97.8% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0% Percent low wage employees ** 50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 92.8% 33.3% 87.6% Less than 50% low wage 89.4% 59.3% 81.8% 93.8% 98.8% 99.8% 74.2% 98.9%									
50-74 %       83.3%       49.2%       64.3%       86.4%       96.9%       99.6%       58.6%       98.0%         75% or more       89.6%       54.7%       80.1%       91.4%       98.0%       97.1%       71.1%       96.9%         Union presence         No union employees       87.9%       53.4%       77.1%       90.6%       98.1%       99.5%       68.7%       98.3%         Has union employees       97.8%       70.5%       84.5%       97.5%       97.3%       99.9%       83.8%       99.3%         Unknown       80.0%       39.7%       63.3%       63.8%       94.4%       84.8%       52.9%       85.0%         Percent low wage employees **         50% or more low wage       64.4%       25.1%       36.0%       65.6%       89.4%       92.8%       33.3%       87.6%         Less than 50% low wage       89.4%       59.3%       81.8%       93.8%       98.8%       99.8%       74.2%       98.9%	Less than 25%	70.0%	43.7%	39.2%	64.2%	91.6%	95.2%	45.6%	89.5%
75% or more 89.6% 54.7% 80.1% 91.4% 98.0% 97.1% 71.1% 96.9% Union presence No union employees 87.9% 53.4% 77.1% 90.6% 98.1% 99.5% 68.7% 98.3% Has union employees 97.8% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0% Percent low wage employees ** 50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 92.8% 33.3% 87.6% Less than 50% low wage 89.4% 59.3% 81.8% 93.8% 98.8% 99.8% 74.2% 98.9%	25-49 %	84.1%	39.9%	55.0%	74.7%	95.4%	100.0%	52.7%	97.4%
Union presence No union employees 87.9% 53.4% 77.1% 90.6% 98.1% 99.5% 68.7% 98.3% Has union employees 97.8% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0%  Percent low wage employees ** 50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 92.8% 33.3% 87.6% Less than 50% low wage 89.4% 59.3% 81.8% 93.8% 98.8% 99.8% 74.2% 98.9%	50-74 %	83.3%	49.2%	64.3%	86.4%	96.9%	99.6%	58.6%	98.0%
No union employees 87.9% 53.4% 77.1% 90.6% 98.1% 99.5% 68.7% 98.3% Has union employees 97.8% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0% Percent low wage employees ** 50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 92.8% 33.3% 87.6% Less than 50% low wage 89.4% 59.3% 81.8% 93.8% 98.8% 99.8% 74.2% 98.9%	75% or more	89.6%	54.7%	80.1%	91.4%	98.0%	97.1%	71.1%	96.9%
Has union employees 97.8% 70.5% 84.5% 97.5% 97.3% 99.9% 83.8% 99.3% Unknown 80.0% 39.7% 63.3% 63.8% 94.4% 84.8% 52.9% 85.0%  Percent low wage employees ** 50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 92.8% 33.3% 87.6% Less than 50% low wage 89.4% 59.3% 81.8% 93.8% 98.8% 99.8% 74.2% 98.9%	Union presence								
Unknown     80.0%     39.7%     63.3%     63.8%     94.4%     84.8%     52.9%     85.0%       Percent low wage employees ** 50% or more low wage       64.4%     25.1%     36.0%     65.6%     89.4%     92.8%     33.3%     87.6%       Less than 50% low wage     89.4%     59.3%     81.8%     93.8%     98.8%     99.8%     74.2%     98.9%	No union employees	87.9%	53.4%	77.1%	90.6%	98.1%	99.5%	68.7%	98.3%
Percent low wage employees ** 50% or more low wage 64.4% 25.1% 36.0% 65.6% 89.4% 92.8% 33.3% 87.6% Less than 50% low wage 89.4% 59.3% 81.8% 93.8% 98.8% 99.8% 74.2% 98.9%	Has union employees	97.8%	70.5%	84.5%	97.5%	97.3%	99.9%	83.8%	99.3%
50% or more low wage       64.4%       25.1%       36.0%       65.6%       89.4%       92.8%       33.3%       87.6%         Less than 50% low wage       89.4%       59.3%       81.8%       93.8%       98.8%       99.8%       74.2%       98.9%	Unknown	80.0%	39.7%	63.3%	63.8%	94.4%	84.8%	52.9%	85.0%
50% or more low wage       64.4%       25.1%       36.0%       65.6%       89.4%       92.8%       33.3%       87.6%         Less than 50% low wage       89.4%       59.3%       81.8%       93.8%       98.8%       99.8%       74.2%       98.9%	Percent low wage employees **								
Less than 50% low wage 89.4% 59.3% 81.8% 93.8% 98.8% 99.8% 74.2% 98.9%	0 . ,	64.4%	25.1%	36.0%	65.6%	89.4%	92.8%	33.3%	87.6%
	· ·								
2 32.070 33.170 10.170 31.070 30.270 30.270	Unknown	92.9%	33.4%	73.3%	73.7%	97.9%	95.9%	56.2%	95.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

<sup>\*</sup>Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b(1997) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.69%	1.04%	0.95%	0.42%	0.39%	1.62%	0.63%	1.02%
Industry group **								
Agric., fish., forest.	3.72%	5.17%	8.93%	15.01%	10.58%	17.41%*	5.10%	5.63%
Mining	6.08%	9.59%	14.93%	12.40%	25.82%	14.91%	9.06%	0.00%
Construction	1.80%	2.20%	2.96%	2.69%	2.54%	0.00%	2.32%	1.85%
Manufacturing	0.28%	4.56%	2.79%	1.26%	0.37%	0.00%	1.41%	0.19%
Transp., commu., util.	0.26%	3.71%	3.90%	3.63%	1.29%	0.21%	2.92%	0.15%
Wholesale trade	0.74%	2.52%	2.15%	1.92%	0.42%	0.00%	2.32 %	0.45%
Retail Trade	0.62%	1.99%	2.15%	1.66%	0.42%	0.63%	1.63%	0.45%
Fin., ins., real est.	0.52%	3.63%	2.91%	2.15%	1.59%	0.03%	2.27%	0.45%
, ,	1.92%	2.13%	1.28%	1.48%	0.90%	4.53%	1.15%	2.83%
Services Unknown								
Unknown	5.17%*	5.18%*	0.00%	0.00%	0.00%	0.00%	5.17%*	0.00%
Ownership								
For profit, incorporated	0.24%	1.16%	1.03%	0.51%	0.55%	0.39%	0.64%	0.25%
For profit, unincorporated	1.01%	2.46%	5.95%	2.92%	1.19%	3.16%	1.98%	1.77%
Nonprofit	0.65%	4.52%	1.96%	0.77%	0.11%	0.36%	2.97%	0.23%
Unknown	7.19%	7.29%	16.99%	4.51%	0.60%	9.10%	8.17%	7.71%
Age of firm								
Less than 5 years	1.80%	2.37%	3.62%	2.22%	3.89%	6.15%	2.26%	2.96%
5-9 years	1.68%	2.25%	2.72%	2.19%	1.67%	1.20%	1.57%	1.21%
10-19 years	0.72%	2.01%	2.25%	0.93%	1.51%	0.63%	1.11%	0.85%
20 or more years	0.72%	2.72%	1.53%	0.71%	0.29%	0.03%	1.59%	0.03%
Unknown	2.21%	7.66%	4.00%	1.88%	0.28%	2.88%	3.07%	2.32%
OTIVIOWIT	2.21/0	7.0076	4.00%	1.00 /6	0.2076	2.00 /6	3.07 /6	2.32 /0
Multi/single status								
2 or more locations	1.19%	5.96%	2.16%	0.56%	0.27%	1.66%	1.44%	1.25%
1 location only	0.74%	1.01%	1.01%	0.60%	0.98%	4.50%	0.62%	0.87%
Percent full-time employees								
Less than 25%	2.24%	5.88%	6.09%	5.20%	0.76%	4.27%	3.42%	1.50%
25-49 %	0.85%	3.44%	4.25%	2.38%	1.78%	0.03%	2.27%	0.59%
50-74 %	0.94%	3.37%	2.34%	1.74%	1.56%	0.12%	2.19%	0.62%
75% or more	0.79%	1.09%	0.88%	0.43%	0.40%	1.85%	0.60%	1.21%
Union progence								
Union presence	0.050/	4 4 4 0 /	4.040/	0.250/	0.450/	0.200/	0.000/	0.240/
No union employees	0.25%	1.14%	1.04%	0.35%	0.45%	0.28%	0.83%	0.24%
Has union employees	0.50%	5.40%	4.57%	2.28%	1.89%	0.08%	3.06%	0.33%
Unknown	3.84%	4.53%	5.96%	7.05%	3.32%	5.94%	3.41%	4.79%
Percent low wage employees **								
50% or more low wage	2.28%	2.85%	4.04%	4.07%	2.54%	5.30%	2.24%	2.32%
Less than 50% low wage	0.25%	1.35%	1.22%	0.37%	0.28%	0.07%	0.76%	0.16%
Unknown	2.15%	3.18%	5.45%	4.45%	1.35%	2.79%	4.25%	2.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

<sup>\*</sup>Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.